

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☒ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Jesus V Parado, Jr.**Case No.: **18-19033**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date: _____

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: JVP Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 466.00 Monthly* to the Chapter 13 Trustee, starting on ____ for approximately 84 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☒ Sale of real property
Description: sale of property located at 31 State Park Drive, Titusville, NJ 08560
Proposed date for completion: Sept, 2022
 - ☐ Refinance of real property:
Description: _____
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
candyce smith-sklar	Attorney Fees	1,900.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor Type of Priority Claim Amount Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Arvest Central Mortgage	31 State Park Drive Titusville, NJ 08560 Mercer County	28,533.90	0.00	28,533.90	2,583.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ally Financial	2011 Audi A5 76,000 miles Co-signer 380/month	18,000.00	1,575.00

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Arvest Central Mortgage Co	31 State Park Drive Titusville, NJ 08560 Mercer County	7,951.52
Arvest Central Mortgage Co	31 State Park Drive Titusville, NJ 08560 Mercer County	12,155.00

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Volkswagen Credit, Inc	0.00	2016 Volkswagen Jetta Monthly payments: \$0.00	NO Arrearage	0.00

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
- ☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**

- 5) Priority Claims
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified:.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Plan modified to include post-petition mortgage arrears in the amount of \$12,155 for the forbearance period of 11/21/21 to present Plan also modified to include a tier plan pending sale of property	Plan modified to include mortgage arrears for the forbearance period extending from 11/21/21 to present based on the MFR. Plan also modified to include a tier plan pending sale of property.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$466.00 per month for 46 months, then \$525.00 per month for 6 months, then \$894.21 per month for 32 months

student loans to be paid outside of bankruptcy

Mortgage arrears added back from the forbearance period as per CO

Tier plan pending outcome of the sale of property

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 24, 2022

/s/ Jesus V Parado, Jr.

Jesus V Parado, Jr.

Debtor

Date: _____

Joint Debtor

Date **March 24, 2022**

/s/ candyce smith-sklar

candyce smith-sklar

Attorney for the Debtor(s)

In re:
Jesus V Parado, Jr.
Debtor

Case No. 18-19033-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 25, 2022

User: admin
Form ID: pdf901

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Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2022:

Recip ID	Recipient Name and Address
db	+ Jesus V Parado, Jr., 31 State Park Drive, Titusville, NJ 08560-1109
cr	+ ARVEST CENTRAL MORTGAGE COMPANY, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ CENTRAL MORTGAGE COMPANY, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
r	Diana Bartosik, Weidel Real Estate-Pennington, Two Route 1 South, Pennington, NJ 08534
517589358	+ ARVEST CENTRAL MORTGAGE COMPANY, ARVEST CENTRAL MORTGAGE COMPANY, 801 JOHN BARROW RD #1, LITTLE ROCK AR 72205-6511
517495613	+ Ark Law Group, PLLC, 227 Bellevue Way NE, Ste 980, Bellevue, WA 98004-5721
517495614	+ Arvest Central Mortgage, 801 John Barrow Rd Ste 1, Little Rock, AR 72205-6511
517495615	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517636497	+ Capital Health Medical Center, Att: CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750
517495620	+ Capital One/Neiman Marcus/Bergdorf Goodm, Po Box 729080, Dallas, TX 75372-9080
517495621	+ Capitalhealth, Attn: Patient Accounts, One Capital Way, Pennington, NJ 08534-2520
517905549	+ Cornerstone Education Loan Svcs., POB 145123, Salt Lake City, UT 84114-5123
517495627	+ Cornerstone/AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
517495632	Empire Blue Cross BlueShield, c/o Medical Fitness PC, New York, NY 10017
517495633	+ Empire Blue Cross Shield, PO Box 1407, New York, NY 10008-1407
517495635	+ Global Client Solutions LLC, 4343 S 118th East Avenue, Suite 220, Tulsa, OK 74146-4400
517495637	+ Laboratory Corporation of America Holdin, PO Box 2240, Burlington, NC 27216-2240
517633872	+ Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517495642	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
517495640	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517495643	+ Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
517495644	+ Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980
517495657	+ Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517495658	+ Tdres/tourneau, 1000 Macarthur Bv, Mahwah, NJ 07430-2035
517495659	+ United Nations F C U, 2401 44th Rd Fl 5, Long Island City, NY 11101-4605
517495663	+ Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517495664	+ Wells Fargo Bank, 420 Montgomery, San Francisco, CA 94104-1298
517595839	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517589045	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517495626	+ citizens financial Group Inc, PO Box 2360., Omaha, NE 68103-2360

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 25 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 25 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517495610	+ Email/Text: bkrpt@retrievalmasters.com	Mar 25 2022 20:44:00	AMCA, PO Box 1235, Elmsford, NY 10523-0935

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517589358	+ Email/Text: cmcbankruptcygroup@arvest.com	Mar 25 2022 20:44:00	ARVEST CENTRAL MORTGAGE COMPANY, ARVEST CENTRAL MORTGAGE COMPANY, 801 JOHN BARROW RD #1, LITTLE ROCK AR 72205-6511
517517366	Email/Text: ally@ebn.phinsolutions.com	Mar 25 2022 20:43:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517495609	+ Email/Text: ally@ebn.phinsolutions.com	Mar 25 2022 20:43:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517495611	+ Email/PDF: bncnotices@becket-lee.com	Mar 25 2022 20:45:30	American Express, PO Box 981535, El Paso, TX 79998-1535
517562391	Email/PDF: bncnotices@becket-lee.com	Mar 25 2022 20:45:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517495612	+ Email/PDF: bncnotices@becket-lee.com	Mar 25 2022 20:45:30	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517495614	+ Email/Text: cmcbankruptcygroup@arvest.com	Mar 25 2022 20:44:00	Arvest Central Mortgage, 801 John Barrow Rd Ste 1, Little Rock, AR 72205-6511
517495616	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 25 2022 20:44:00	Bankcard Services, PO Box 205458, Dallas, TX 75320-5458
517495618	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 25 2022 20:45:45	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517495617	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 25 2022 20:45:35	Capital One, General Correspondence, Po Box 30285, Salt lake City, UT 84130-0285
517495619	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 25 2022 20:45:35	Capital One/Best Buy, Attn: Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
517495622	+ Email/Text: bankruptcy@certifiedcollection.com	Mar 25 2022 20:44:00	Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
517495624	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2022 20:45:41	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
517495625	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2022 20:45:32	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517495628	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 25 2022 20:44:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
517495629	+ Email/PDF: creditonebknofications@resurgent.com	Mar 25 2022 20:45:30	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517495661	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2022 20:45:32	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517522957	Email/Text: mrdiscen@discover.com	Mar 25 2022 20:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517495630	+ Email/Text: mrdiscen@discover.com	Mar 25 2022 20:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517495631	+ Email/Text: g2sogasbnkr@southernco.com	Mar 25 2022 20:43:00	Elizabethtown Gas, PO Box 4569, Atlanta, GA 30302-4569
517495634	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 25 2022 20:44:00	Genesis Bc/celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
517495636	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2022 20:45:32	Home Depot Credit Services, PO Box 790345, Saint Louis, MO 63179-0345
517495623	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 25 2022 20:45:27	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517634005	Email/PDF: resurgentbknofications@resurgent.com	Mar 25 2022 20:45:49	LVNV Funding, LLC its successors and assigns

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			as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517495639	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2022 20:45:50	NTB/CBSD, CitiCards Private Label Centralized Bank, Po Box 790040, Saint Louis, MO 63179-0040
517495638	+ Email/Text: bnc@nordstrom.com	Mar 25 2022 20:44:32	Nordstrom FSB, Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555
517630762	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2022 20:45:38	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517630791	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2022 20:45:38	Portfolio Recovery Associates, LLC, c/o Neiman Marcus, POB 41067, Norfolk VA 23541
517630793	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2022 20:45:38	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
517495641	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Mar 25 2022 20:44:00	Progressive, PO Box 6807, Cleveland, OH 44101-1807
517604915	Email/Text: bnc-quantum@quantum3group.com	Mar 25 2022 20:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517495645	+ Email/Text: Supportservices@receivablesperformance.com	Mar 25 2022 20:44:00	Receivable Performance Management LLC, 20816 44th Avenue W, Lynnwood, WA 98036-7744
517495646	+ Email/Text: Supportservices@receivablesperformance.com	Mar 25 2022 20:44:00	Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
517495648	Email/PDF: ais.sprint.ebn@aisinfo.com	Mar 25 2022 20:45:44	Sprint, PO Box 4191, Carol Stream, IL 60197
517495650	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 20:45:46	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517495649	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 20:45:45	Syncb/cheapoair Plcc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517495651	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 20:45:28	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517512666	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 20:45:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517495652	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 20:45:28	Synchrony Bank/Car Care One, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517495653	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 20:45:45	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517495654	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 20:45:36	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517495656	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 20:45:28	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517495655	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2022 20:45:36	Synchrony Bank/PayPal Cr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517525059	+ Email/PDF: ebn_ais@aisinfo.com	Mar 25 2022 20:45:30	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517495657	+ Email/Text: bncmail@w-legal.com	Mar 25 2022 20:44:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517531757	Email/Text: collectionsdepartment@unfcu.com	Mar 25 2022 20:43:00	United Nations Federal Credit Union, 24-01 44th Road, Long Island City, New York 11101
517526437	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 25 2022 20:44:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

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Form ID: pdf901

Total Noticed: 79

517495660	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 25 2022 20:43:00	Verizon, PO Box 15124, Albany, NY 12212-5124
517495662	+ Email/Text: vci.bkcy@vwcredit.com	Mar 25 2022 20:44:00	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Arvest Central Mortgage Company, 801 John Barrow Rd Suite 1, Little Rock, AR 72205-6511
518582963	*+	ARVEST CENTRAL MORTGAGE COMPANY, ARVEST CENTRAL MORTGAGE COMPANY, 801 JOHN BARROW RD #1, LITTLE ROCK AR 72205-6511
517495647	##+	RMS, PO Box 361598, Columbus, OH 43236-1598

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candcyce Ilene Smith-Sklar	on behalf of Debtor Jesus V Parado Jr. mail@njpalaw.com, r56958@notify.bestcase.com
Craig Scott Keiser	on behalf of Creditor ARVEST CENTRAL MORTGAGE COMPANY craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmlawgroup.com
Steven P. Kelly	on behalf of Creditor ARVEST CENTRAL MORTGAGE COMPANY skelly@sterneisenberg.com bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8